

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
Group Art Unit 3695

Appl. No. : 09/653,595  
Confirmation No. : 4590  
Applicant : Ruth Marie Tritz et al.  
  
Filed : August 31, 2000  
Title : METHOD AND APPARATUS  
FOR EVALUATING A  
FINANCIAL ACCOUNT  
APPLICANT  
  
TC/A.U. : 3695  
Examiner : Narayanswamy Subramanian  
  
Docket No. : 025213-9023-01  
  
Customer No. : 023409  
  
Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

Sir:

This communication responds to the Office action mailed October 8, 2008 and is filed within the three-month period for response. Charge or credit Deposit Account No. 13-3080 with any shortage or overpayment of the fees associated with this communication.

Please amend the application as follows: